

Information to identify the case:

Debtor 1	<u>Danielle Wakeley</u>	Social Security number or ITIN	xxx-xx-4293
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-29748-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Danielle Wakeley
aka Danielle C. Wakeley

2/2/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Danielle Wakeley
Debtor

Case No. 18-29748-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 2

Date Rcvd: Feb 02, 2023

Form ID: 3180W

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2023:

Recip ID	Recipient Name and Address
db	+ Danielle Wakeley, 354 4th Ave, Lindenwald, NJ 08021-3307
cr	+ PINGORA LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ PINGORA LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517794340	+ Cenlar Federal Savings and Loan, 425 Phillips Blvd, Trenton, NJ 08618-1430
517794342	+ Comenity Bank/Captial Bank, PO BOX 182120, Columbus, OH 43218-2120
517794343	+ Jefferson Hospital, 2201 Chapel Avenue, Cherry Hill, NJ 08002-2048
517794344	+ Kennedy Hearlth Systems, 2201 Chapel Ave. West, Cherry Hill, NJ 08002-2048
518808711	+ MidFirst Bank, Denise Carlon, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517919751	+ PINGORA LOAN SERVICING, LLC, CENLAR FSB, BK DEPARTMENT,, 425 PHILLIPS BLVD., EWING NJ 08618-1430
517921611	+ PINGORA LOAN SERVICING, LLC, Nicholas V. Rogers, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 02 2023 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 02 2023 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517794339	Email/Text: bankruptcy@pepcoholdings.com	Feb 02 2023 20:40:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
517879737	^ MEBN	Feb 02 2023 20:36:28	EMERG PHY ASSOC OF S.JERSEY,PC, PO Box 1123, Minneapolis, MN 55440-1123
517794341	EDI: JPMORGANCHASE	Feb 03 2023 01:34:00	Chase/Bank One Card Services, PO BOX 15298, Wilmington, DE 19850
518714104	+ EDI: AISMIDFIRST	Feb 03 2023 01:34:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
518714103	+ EDI: AISMIDFIRST	Feb 03 2023 01:34:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517794345	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 02 2023 20:40:00	Midland Funding LLC, 2365 Northside Drive Suite 300, San Diego, CA 92108-2710
517904979	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 02 2023 20:40:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517801244	EDI: Q3G.COM	Feb 03 2023 01:34:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-1

User: admin

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Date Rcvd: Feb 02, 2023

Form ID: 3180W

Total Noticed: 24

517794347	EDI: RMSC.COM	Feb 03 2023 01:34:00	SYNCB/AMAZON, PO Box 965036, Orlando, FL 32896-5036
517794348	+ EDI: RMSC.COM	Feb 03 2023 01:34:00	SYNCB/TJX CO DC, PO Box 965015, Orlando, FL 32896-5015
517794349	EDI: RMSC.COM	Feb 03 2023 01:34:00	Syncb/Walmart, PO Box 965024, El Paso, TX 79998
517796056	+ EDI: RMSC.COM	Feb 03 2023 01:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517794346	*+	Midland Funding LLC, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2710

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2023 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Debtor Danielle Wakeley andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Craig Scott Keiser	on behalf of Creditor PINGORA LOAN SERVICING LLC craig.keiser@law.njoag.gov
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joni L. Gray	on behalf of Debtor Danielle Wakeley joni@sjbankruptcylaw.com jgrayecf@gmail.com;grayjr39848@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7